

REMARKS

This Amendment is responsive to the Office Action mailed February 22, 2007.

In the Office Action, claims 1-3, 7, 9-36, 40, 42-63, 67 and 69-87 were rejected under 35 U.S.C. §102(e) as being anticipated by Walker et al. Reconsideration and withdrawal of these rejections are respectfully requested.

Claim 1, as amended, recites:

assigning a Credit Classification to the credit requestor, the Credit Classification being related to a credit risk of the credit requestor;

determining a Type of Review to carry out for the credit requestor based upon a nature of the event;

~~selecting one of~~ providing a plurality of checklists of data items required to be collected, the data items of ~~the selected~~ each provided checklist being determined at least by a combination of the assigned Credit Classification and the determined Type of Review;

storing the plurality of checklists of data items to be collected;

selecting one of the stored plurality checklists of data items based upon the combination of the assigned Credit Classification and the determined Type of Review;

Therefore, to anticipate this claim, the Walker et al. reference must teach a step of providing a plurality of checklists of data items as claimed, storing the provided plurality of data items and selecting one of the stored plurality of checklists of data items. Walker et al. does not teach such claimed steps. In the outstanding Office Action, the Examiner points to Col. 3, lines 9-19 and 32-37 as teaching “selecting one of a plurality of checklists of data items.” Examination of the passage in Walker et al. is instructive:

Traditionally, verification requirements are created or generated after full review of the credit application and subsequent conditional approval. In another advantageous implementation of the present invention, systematically driven verifications categories based on the amount offered and the amount accepted are detailed within the front-end process, identifying to the LBR any and all verification requirements—thus enabling fulfillment of required verifications during the initial session, provided the applicant has the information available (e.g., identification, phone, employment, income, etc.). This eliminates the standard “paper chase” between the branch and the applicant, as well as helping to ensure compliance with verification requirements and thus potentially avoiding fraud issues.

Here, Walker et al. teach systematically driven verifications categories based on the amount offered and the amount accepted, which enable fulfillment of required verifications during an initial session. This passage in Walker et al. does not teach providing a plurality of checklists of data items, storing the provided checklists and/or selecting one of the stored checklists based upon the combination of the assigned Credit Classification and the determined Type of Review, as claimed. The second passage pointed to by the Office Action is reproduced herein below:

ance of funds. In addition, the systematic presentation of required verifications to the LBR eliminates the need for the LBR to continually calculate and re-calculate which specific verifications are required before an application may be completed, saving an enormous amount of time and paper-³⁵ work.

Here, Walker et al. teaches to systematically (read, automatically) present the required verifications to the Local Branch Representative (LBR) to avoid the LBR having to re-calculate which specific verifications are still required. Walker et al. do not teach or suggest providing or storing a plurality of checklists of data items required to be collected. Instead, Walker et al. call for presenting the required verifications individually to the LBR in an orderly, automated fashion – there is no teaching in this reference of providing or storing a plurality of checklists of data items required to be collected. Neither the cited passages nor the remainder of Walker et al. teach the claimed subject matter.

Walker et al.'s "Systemic Verifications" [sic, "Systematic"], (beginning at Col. 8, line 44) requires an acceptance transaction by the LBR after all the verification requirements have been satisfied. However, Walker et al. do not teach any of the providing, storing and selecting steps defined by the claims, as amended herewith.

Moreover, kindly note that claim 1 requires:

selecting one of the stored plurality checklists of data items based upon the combination of the assigned Credit Classification and the determined Type of Review;

In contrast, Walker et al. teach that their “systematically driven verification categories” (which the Examiner analogizes with the claimed “plurality of checklists”) are “based on the amount offered and the amount accepted”, as stated by Walker et al. at Col. 3, lines 8-12:

subsequent conditional approval. In another advantageous implementation of the present invention, systematically driven verifications categories based on the amount offered ¹⁰ and the amount accepted are detailed within the front-end process, identifying to the LBR any and all verification

In direct and unambiguous contrast, the claimed embodiments require that the selection of one of the stored plurality of checklists of data items be based – not upon the amount offered and the amount accepted as taught by Walker et al. – but on a “combination of the assigned Credit Classification and the determined Type of Review”, as claimed. The applied reference does not teach that the systematically driven verification categories are based upon a combination of the credit classification and a determined type of review, but upon the amount offered and accepted.

Each of the independent claims 34 and 61 include similar subject matter. The remarks above, therefore, are equally applicable thereto.

As the applied reference does not teach the claimed limitations of the independent claims, the 35 U.S.C. §102(e) rejection of the claims is deemed to have been overcome. Reconsideration and withdrawal of the anticipatory rejections are, therefore, respectfully requested.

Claims 28-33 are canceled without prejudice or disclaimer.

Applicants' attorney, therefore, respectfully submits the present application is in condition for an early allowance and passage to issue. If any unresolved issues remain, please contact the undersigned attorney of record at the telephone number indicated below and whatever is needed will be done immediately.

Respectfully submitted,



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By: _____

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